

Quick Reference Guide

# Progressive Web App (PWA)

**JHA** Treasury Management™

*Last Updated: April 15, 2024*

---

# Progressive Web App

**Overview:** The Treasury Management Progressive Web Application (PWA) allows users the ability to view accounts, account transactions, check images, notifications, messages, payment activity and deposit checks. In addition, users can approve payments (ACH, wires, transfers, loan payments), approve new or edited users, create new transfers, initiate payments from existing ACH, wire and transfer templates and create bill payments. The Treasury Management PWA can be accessed by adding “/PWA” to the financial institution’s Treasury Management URL.

## Benefits for the Banks?

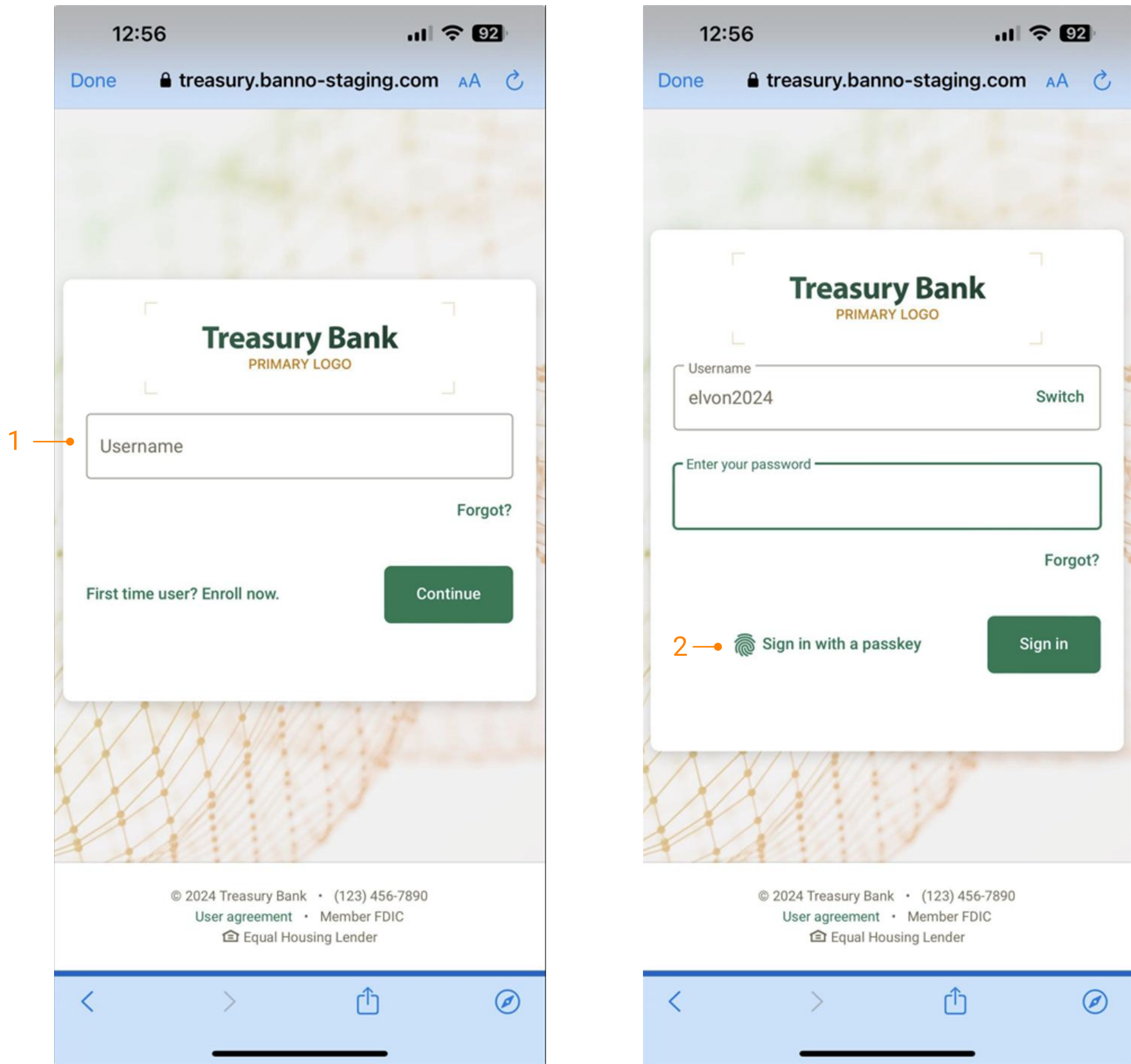
- Customer mobility
- Speed of financial services
- Efficiencies for the bank and customers
- Equally secure as the JH Treasury Management™ desktop

## Benefits for Customers?

- Mobility to view account transactions, notifications and payment activity
- Deposit checks, decision positive pay items and create bill payments
- Initiate ACH payments, Wires and Transfers from templates
- Equally secure as the JH Treasury Management™ desktop
- Approve ACH, Wires and Transfer payments and approve users

# Progressive Web App

## Login



### 1. Login Process:

- Enter the Digital ID, then select Continue to enter your password.
- The user will be verified using the authentication method established during creation of the Digital ID.
- To login using Face ID or Fingerprint, select “Sign in with a passkey”.

Upon successful login, the user will be taken to the Dashboard.

### 2. Biometric Authentication

Sign into Banno People using the Digital ID then select the Enable Passkey check box Under My Profile > Security.

### NOTE:

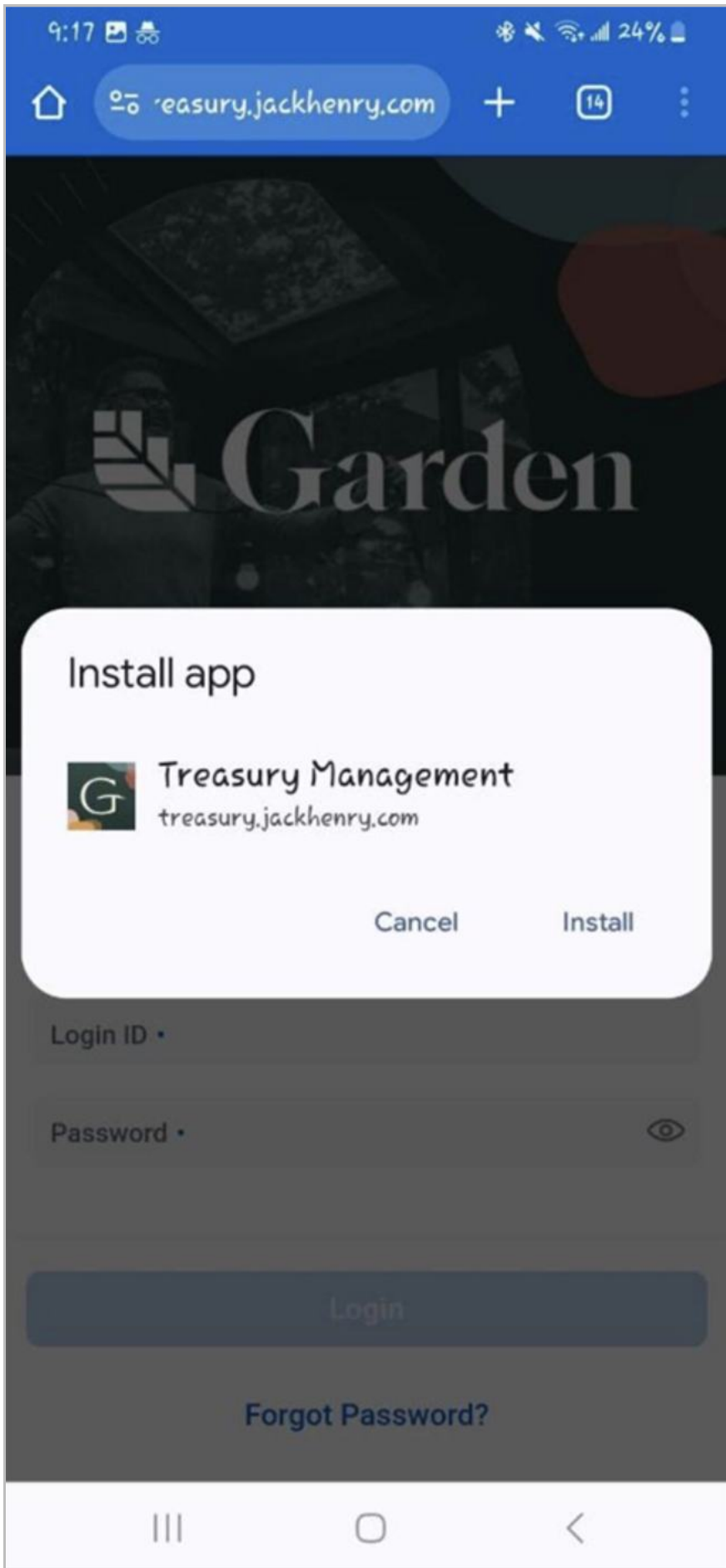
Users cannot be logged into channel and PWA at the same time.  
The Digital ID is setup in Treasury Management Channel prior to login into PWA.  
Passkey can be enabled at the time of enrollment for biometric login.  
If biometric login is enabled and the user’s password has changed since enrollment, the user will need to login manually with the new password and re-enroll.  
Secure tokens and out of band authentication is supported for payments.



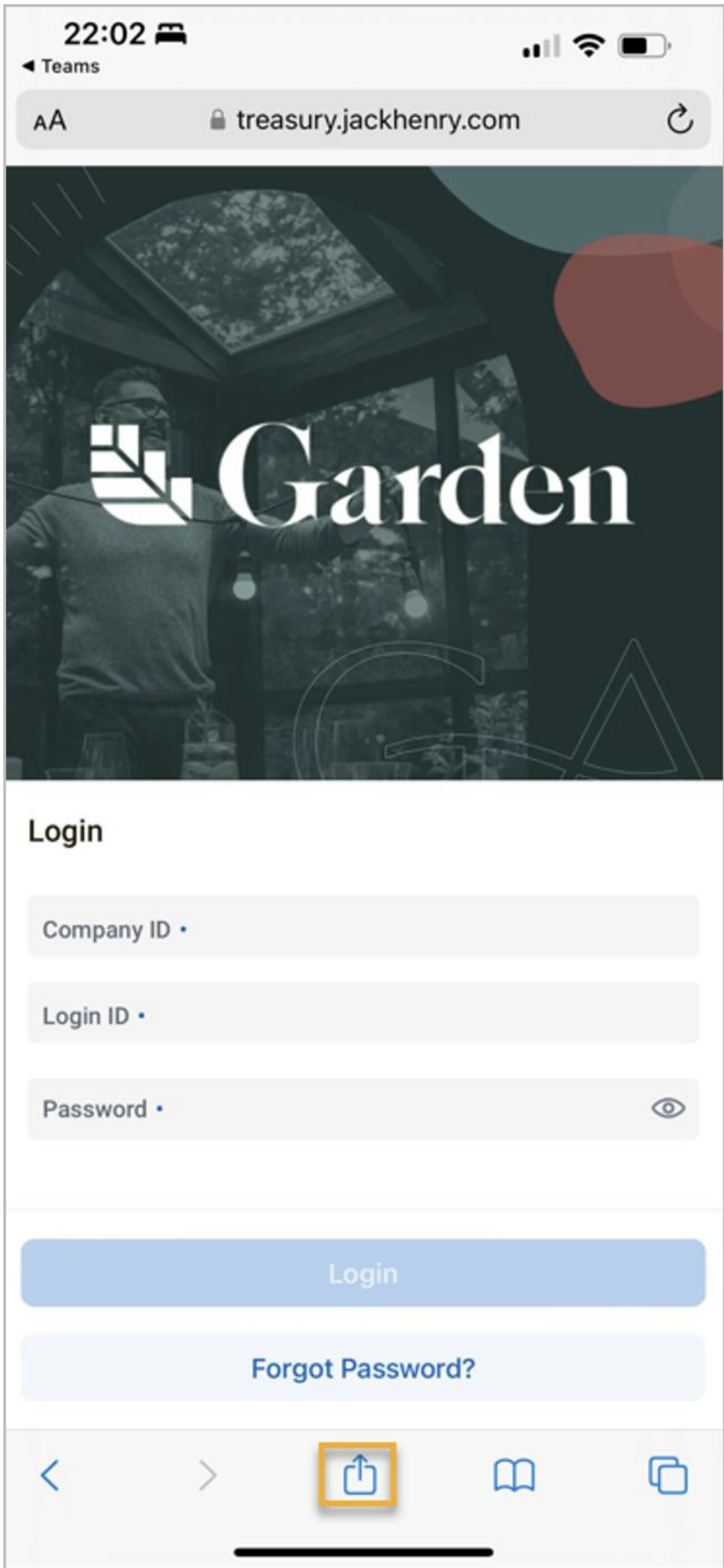
# Progressive Web App

## Installing the App

Android



iOS

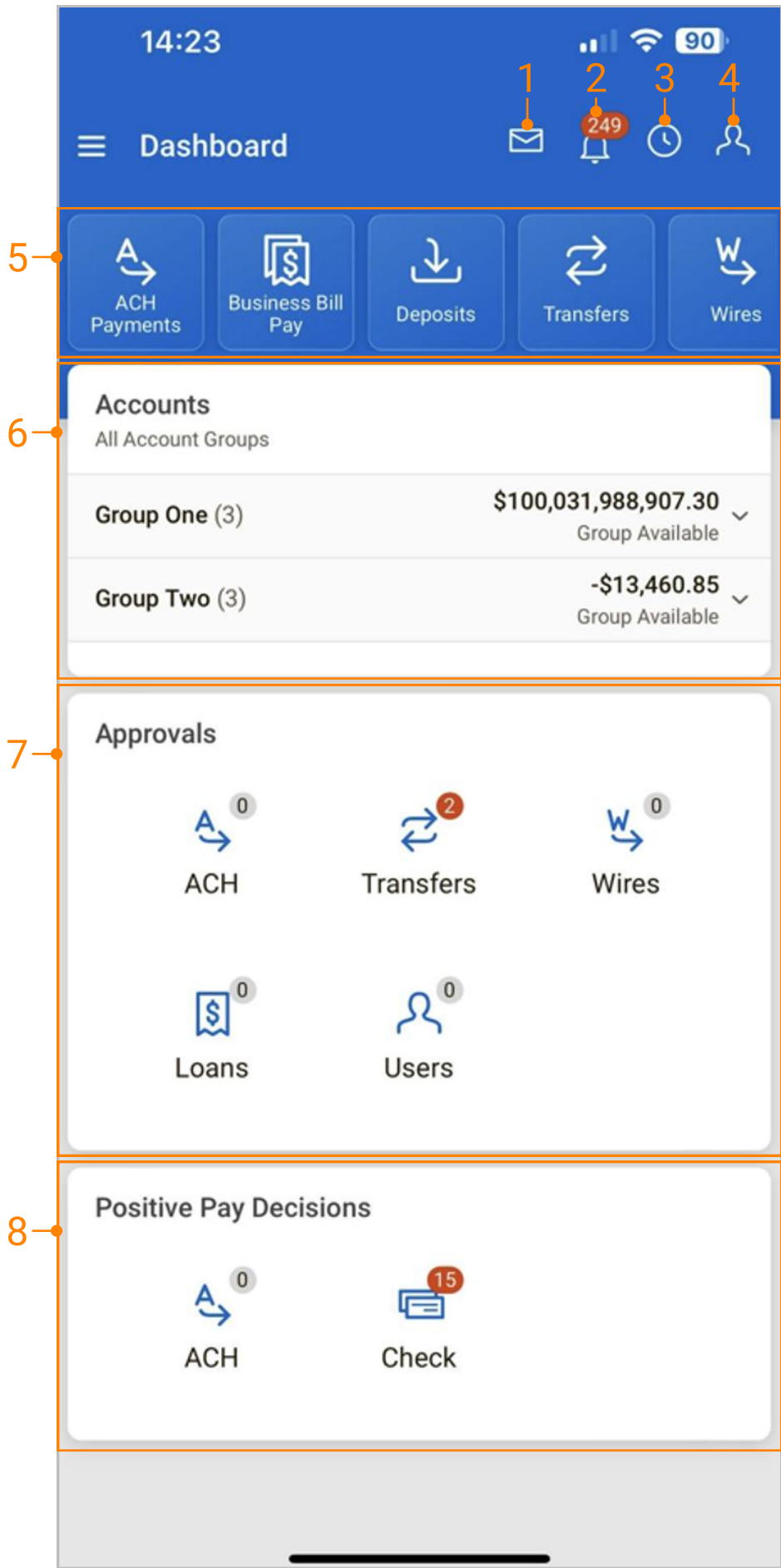


1. The Progressive Web App can be accessed by adding / (forward slash) PWA to your existing Treasury Management Channel URL
  - <https://treasury.jackhenry.com/pwa/your FI ID/login>
2. Easily access PWA by installing or adding the App to the device's homepage.
  - Install the App on an Android device by selecting Install when prompted automatically by the Install App modal.
  - To install the app manually on an Android device, select settings (3 dot icon) on chrome, select Install App and then select Install on the Install App modal.
  - To install the App on an iOS device, select the share icon at the bottom of the page, and then select "Add to Home Screen"

**NOTE:**

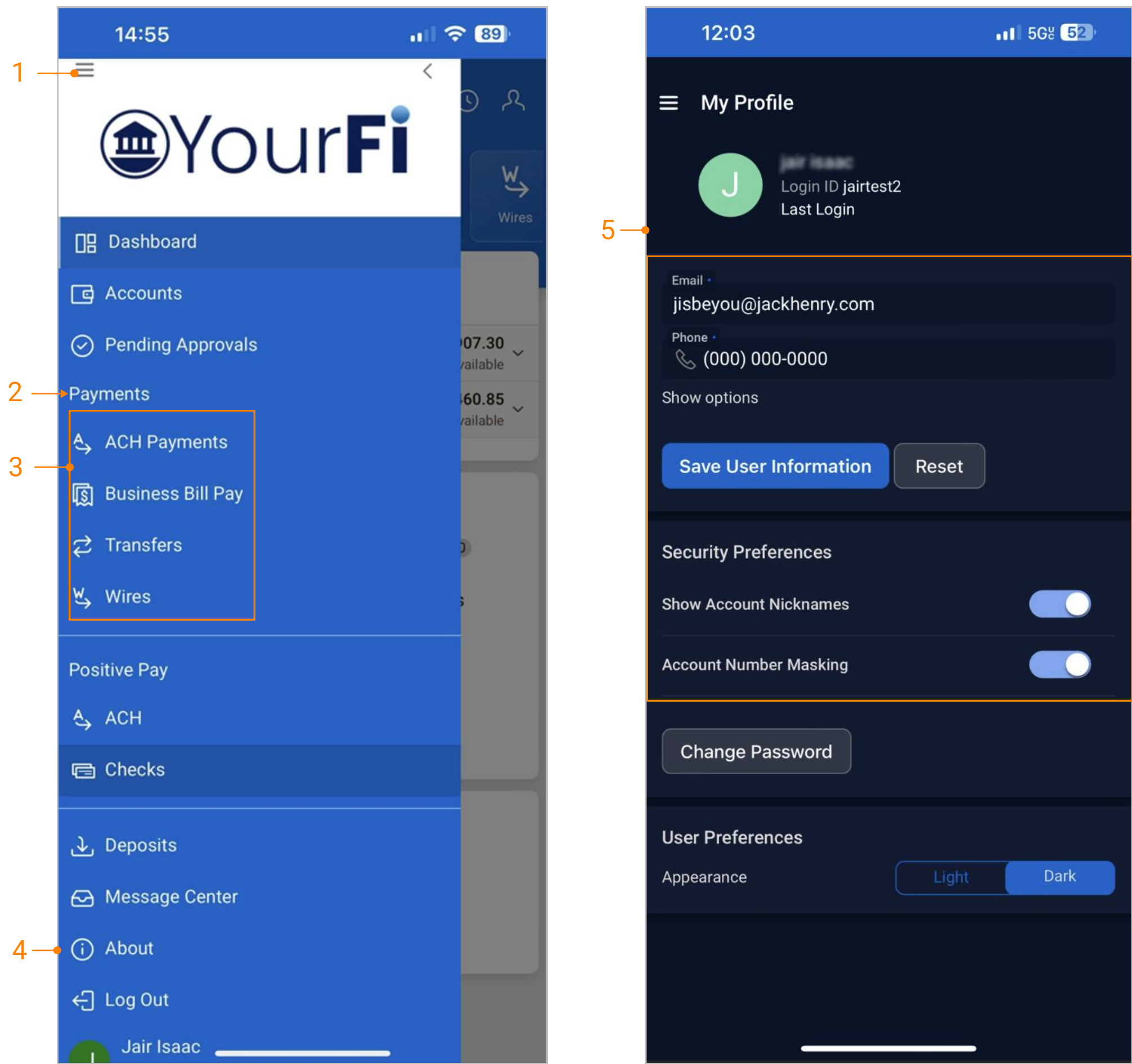
- The App is not downloaded from an App store like a native App.
- Users can be prompted automatically to install PWA based on their individual device settings.
- PWA supports most browsers, however, does not support IE or other obsolete browsers. The current and prior versions of Chrome and Safari browsers are supported.

## Dashboard



1. Select the Message icon to view, reply, archive and create messages.
2. Select the Notifications icon to view or filter notifications.
3. Select the Cut-Off Times icon to view the list of FI's specific products cutoff times.
4. Select the My Profile icon to view and update user preference data such as light and dark mode and account security preferences.
5. Select a product tile such as ACH Payments, Business Bill Pay, Deposits, Transfers or Wires to quickly navigate to the specific product home page.
6. From the account widget, select an account from an account group to access details and transactions.
7. Select an approval type on the Approvals widget to view the specific approval page and initiate the approvals.
8. From the Positive Pay Decisions widget, select ACH or Checks exceptions to decision positive pay items.

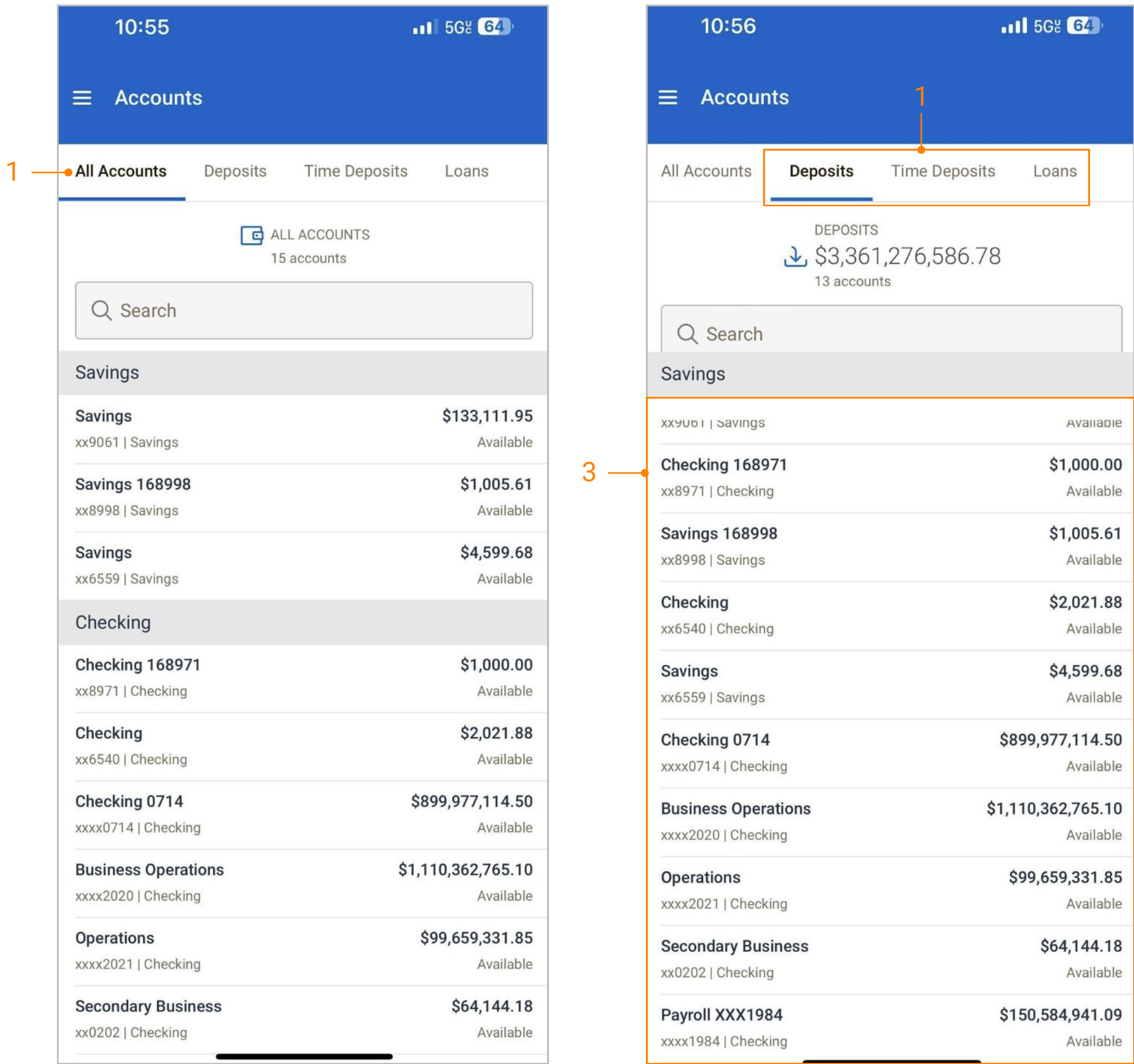
Main Menu



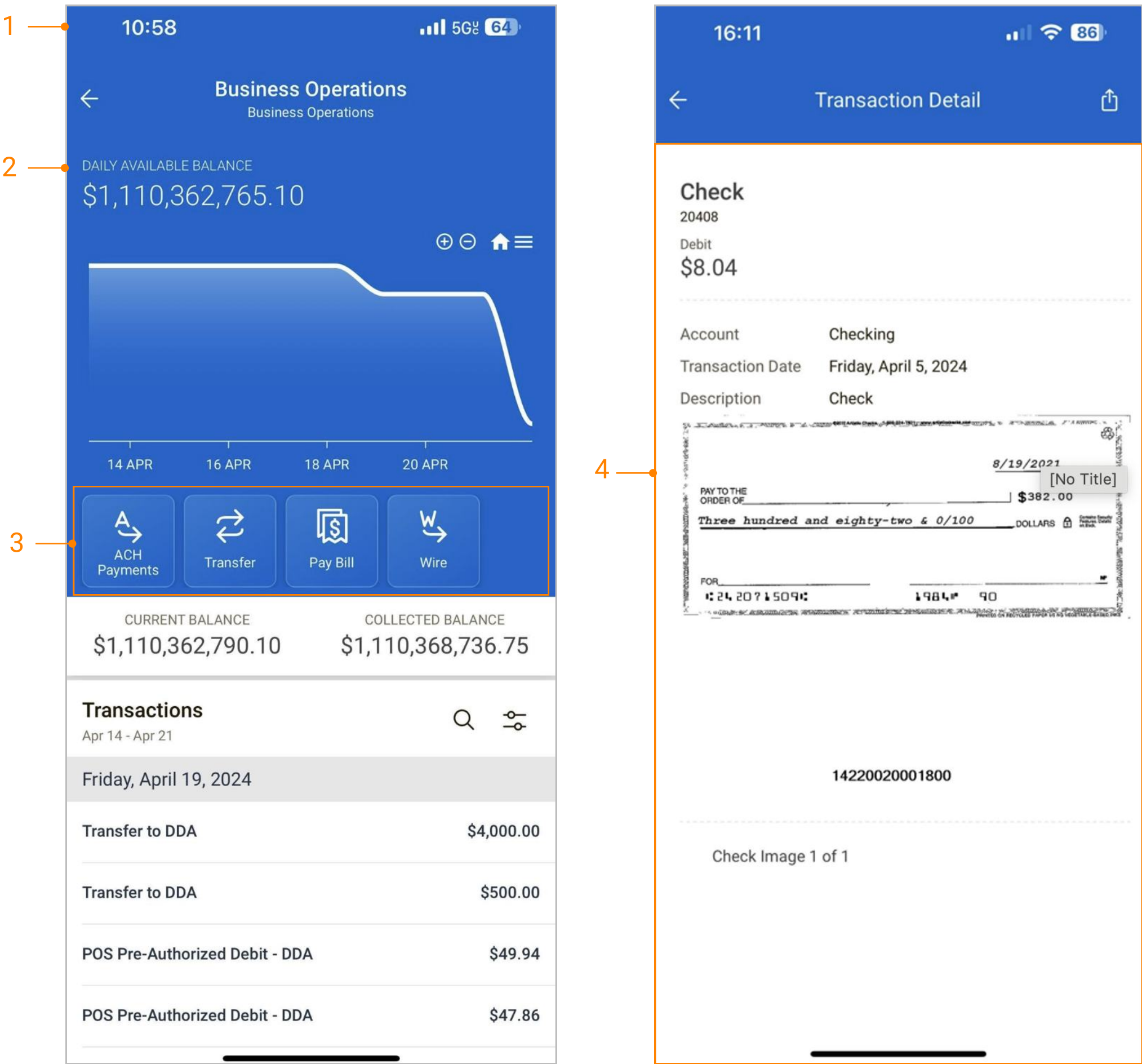
- 1. Main Menu  
Select the menu icon to display full menu options.
- 2. Menu Items  
Select a menu item to be taken directly to the corresponding page.
- 3. Sub-Menu Items  
Sub-menu items available for Payments and Positive Pay menu items.
- 4. About  
Contains contact information, Privacy Statement and Terms and Conditions for the financial institution. Select Privacy Statement and Terms and Conditions to view details.
- 5. My Profile  
View and update user preference data such as account security preferences, light and dark mode feature and updating user information such as telephone numbers.



Accounts

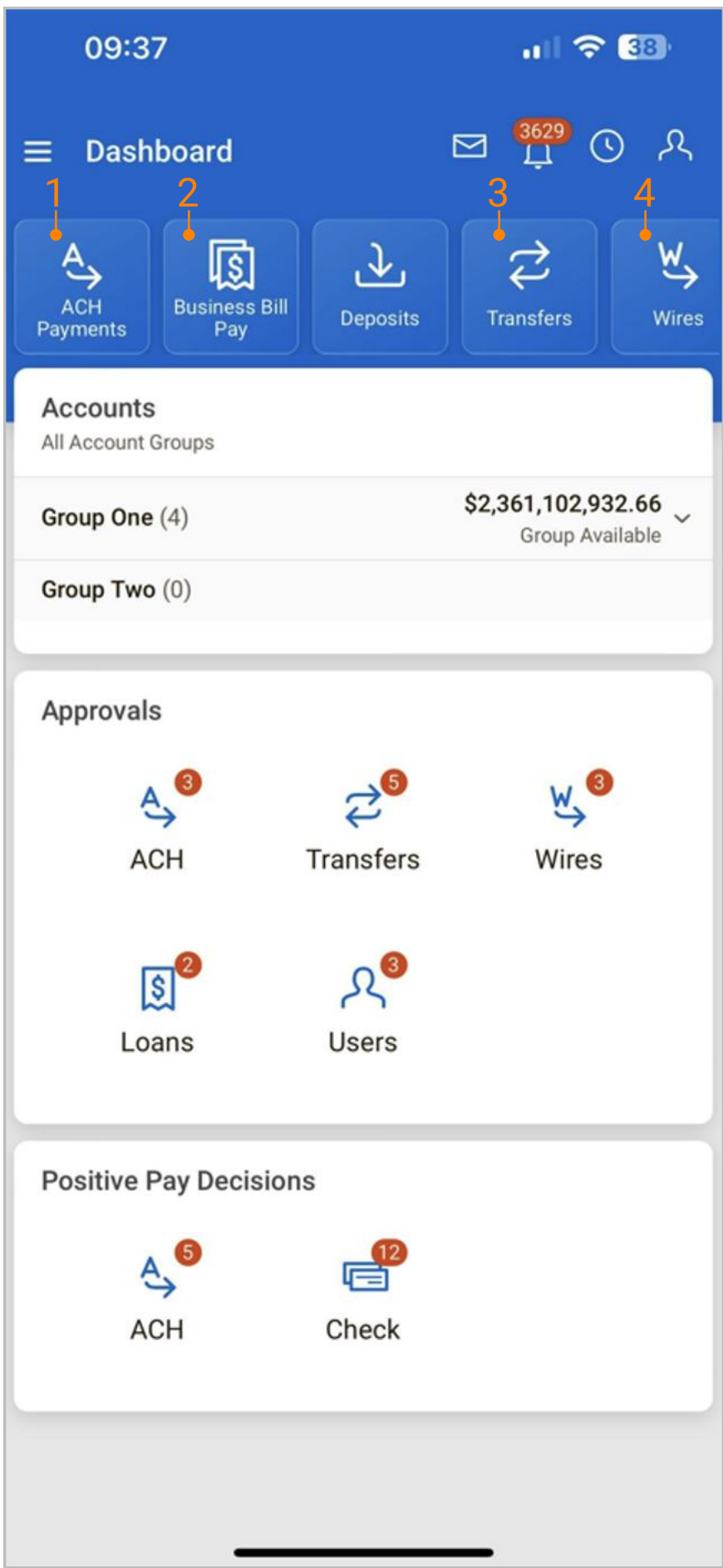
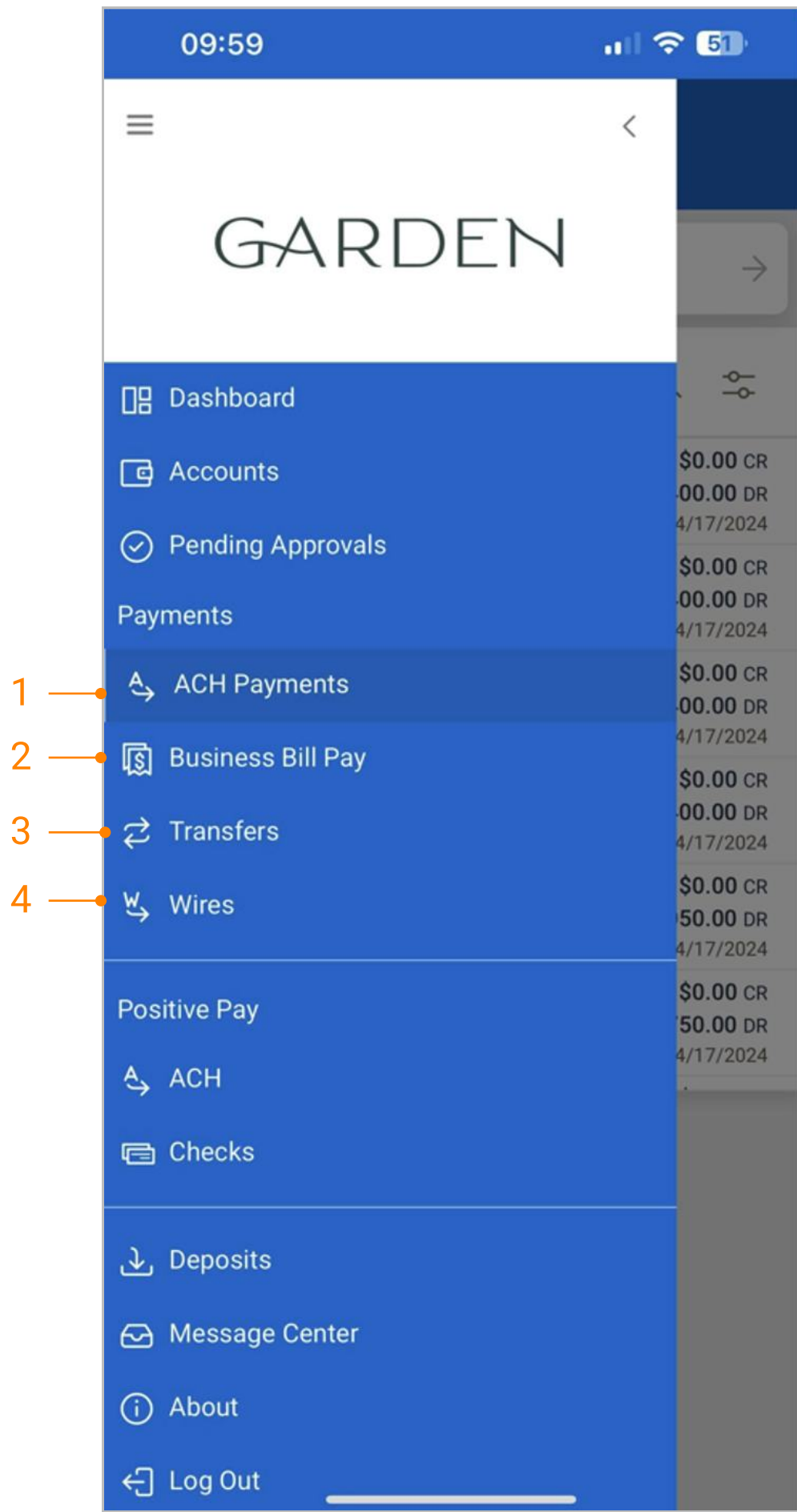


Transactions





Payments



Select a payment type to navigate to the respective payment page where actions can be executed.

- 1. **ACH Payments** Allows users to create an ACH Payment from a template and view ACH activity.
- 2. **Business Bill Pay** Allows users to create a payment, view payees, payment activity and scheduled payments.
- 2. **Transfers** Allows users to create a freeform transfer or transfer from a template and view transfer activity.
- 4. **Wires** Allows users to create a USD wire from a template and view wire activity.

Create One to One Transfer

1

10:18

Create Transfer

2

Transfer from\*

BC XXX788 BC XXX788

\$100,056,995.54

Transfer to\*

Payroll XXX1984 Payroll XXX1984

\$151,103,447.22

Amount\*

\$

1.13

3

Frequency

Change frequency >

Occurs one time on 4/10/2024

Show options

4

Review

10:19

Select Frequency

Recurring

Frequency

Weekly

Repeat on

Monday

Start on

4/10/2024

End on

No end

Apply

1. Navigate to Transfers from:
- The Main Menu select Payments > Transfers > Create Transfer Payment > Create One-to-One Transfer
  - The Dashboard select Transfers > Create Transfer Payment > Create One-to-One Transfer
  - An individual account select Transfers > Create Transfer Payment > Create One-to-One Transfer

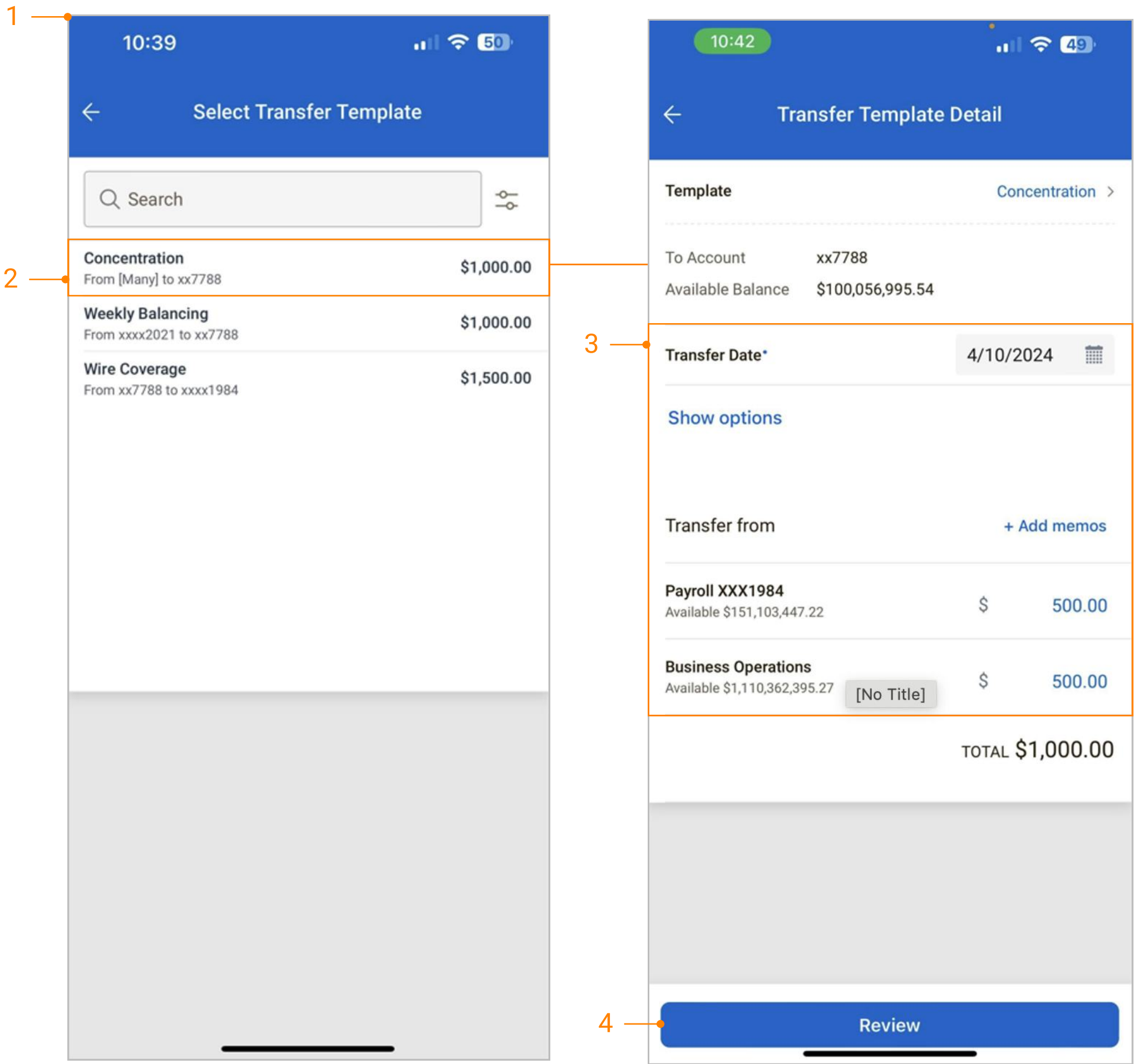
2. Complete transfer fields.

3. Select Frequency to set up a recurring transfer.

4. Select Review, then Confirm.

**Note:** If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer.

Create Transfer From Template



1. Navigate to Transfers from:
- The Main Menu select Payments > Transfers > Create Transfer Payment > Create Transfer from Template
  - The Dashboard select Transfers > Create Transfer Payment > Create Transfer from Template
  - An individual account select Transfers > Create Transfer Payment > Create Transfer from Template

2. Select a template.

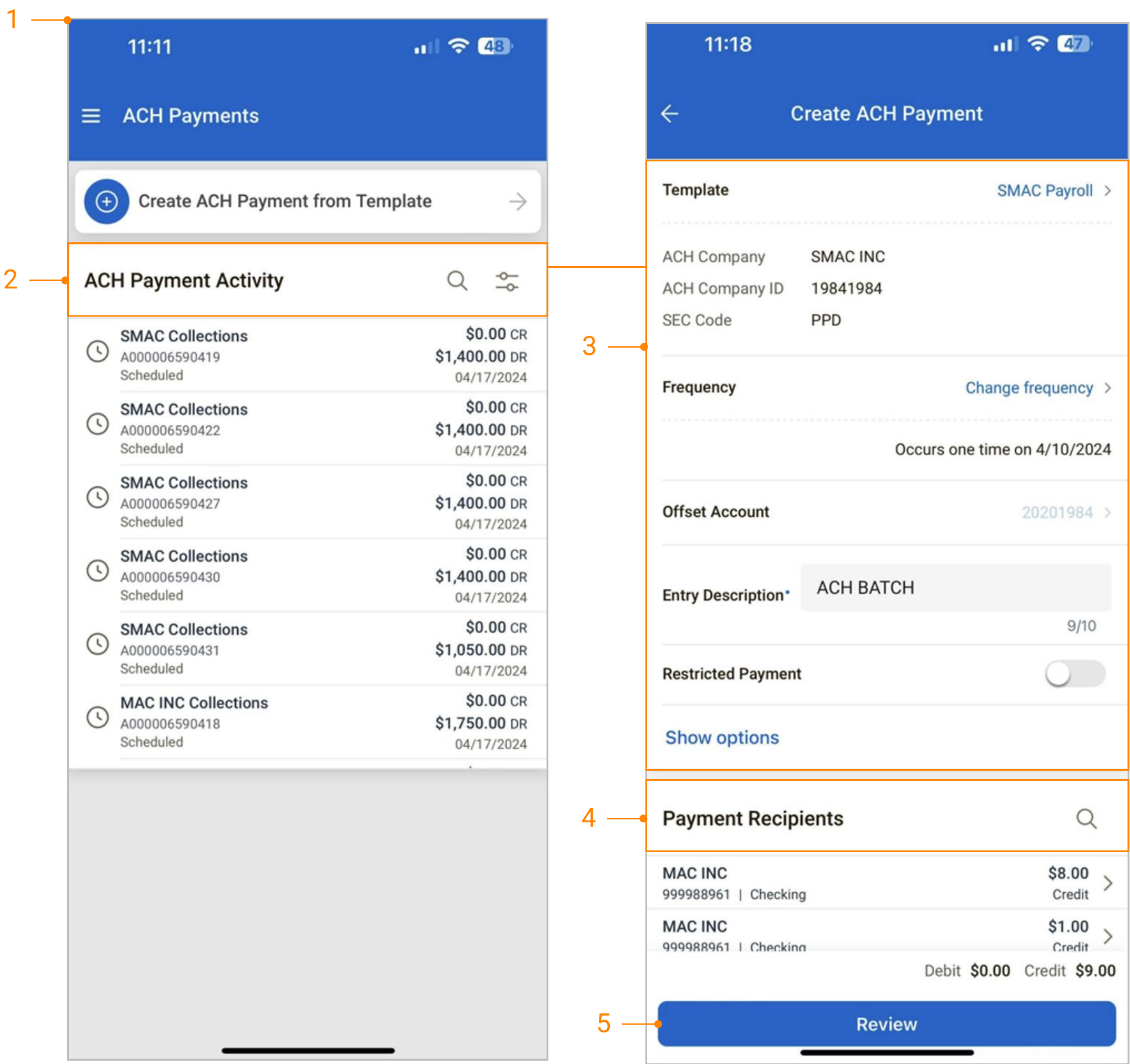
3. Edit fields if needed.

4. Select Review, then Confirm.

**Note:** If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer.



Create ACH Payment from Template



1. Navigate to ACH Payments From:
  - The Main Menu select Payments > ACH Payments > Create ACH Payment from Template
  - The Dashboard select ACH Payments > Create ACH Payment from Template
  - An individual account select ACH Payments > Create ACH Payment from Template

2. Select a template.

3. Edit fields if needed.

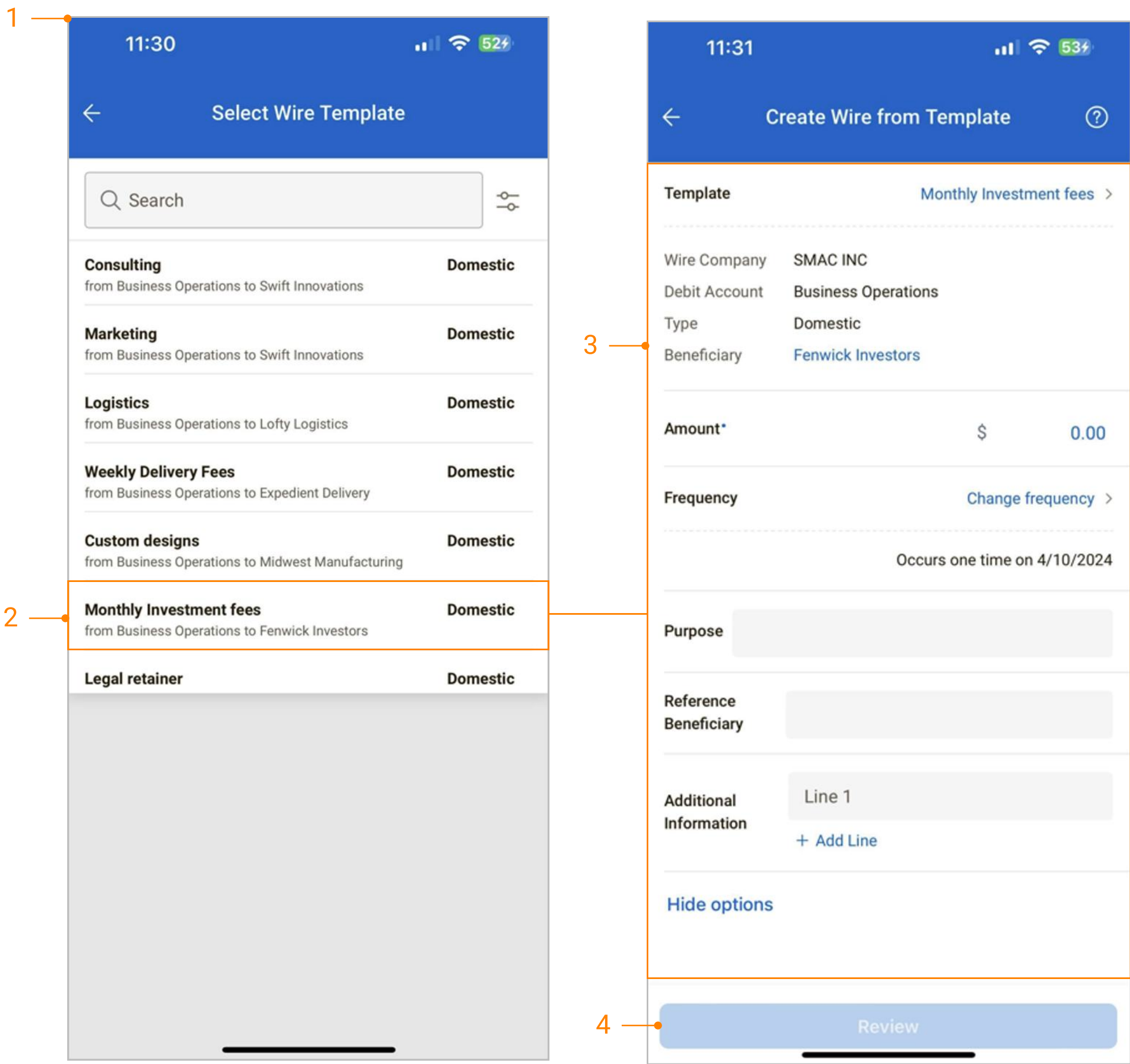
4. Select Recipients to change or hold amounts for a specific individual.

5. Select Review, then Confirm.

Note:

- Only the dollar amount or hold feature can be edited on a recipient.
- On the Review Page an option to "Apply updates to the Template" can be selected. If selected, any changes made for this payment would be saved to the template.
- If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the ACH payment.

Create Wire from Template



1. Navigate to Wires From:
  - The Main Menu select Payments > Wires > Create Wires from Template
  - The Dashboard select Wires > Create Wires from Template
  - An individual account select Wires > Create Wires from Template

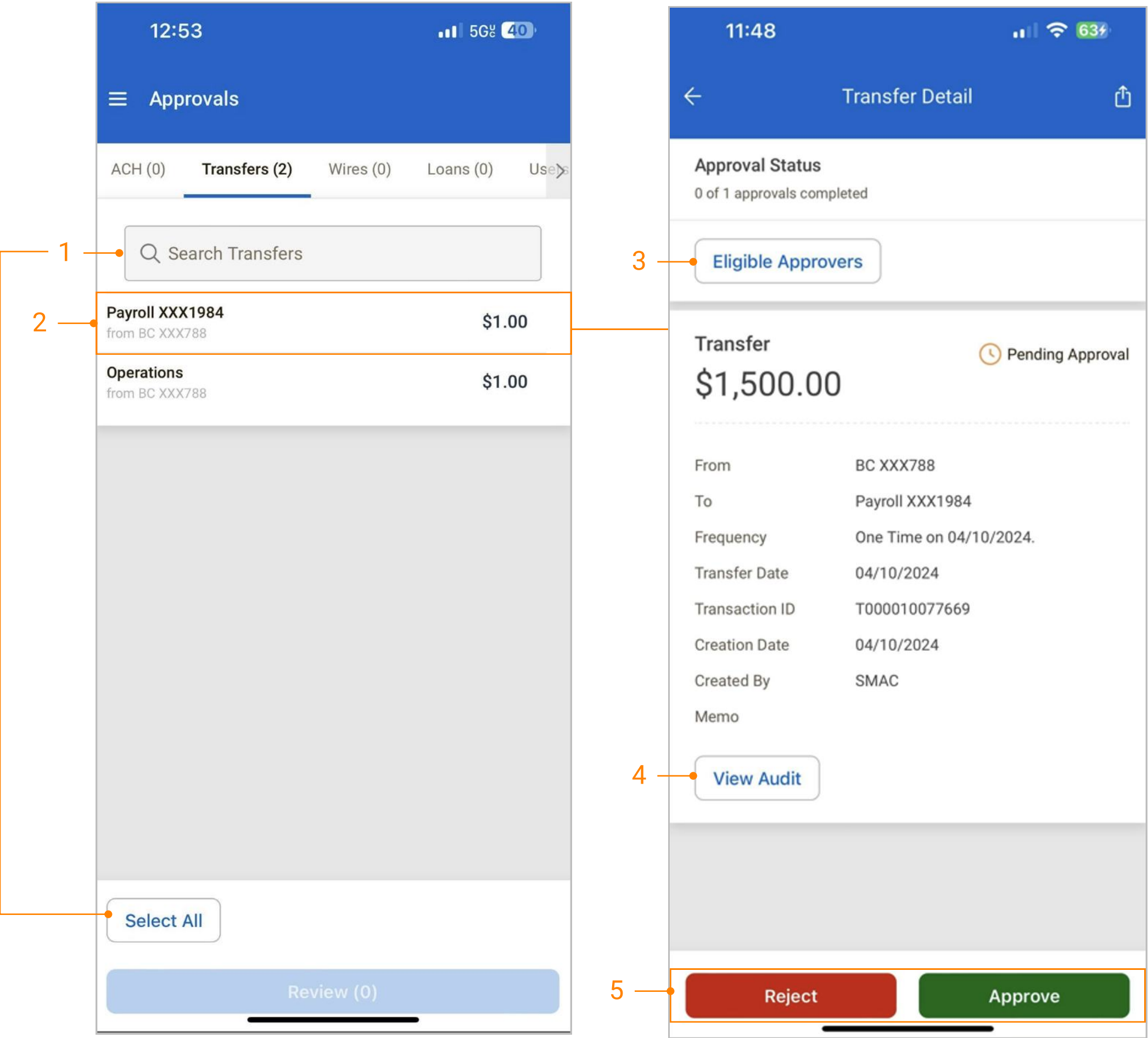
2. Select a template.

3. Edit fields if needed.

4. Select Review, then Confirm.

**Note:** If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the wire.

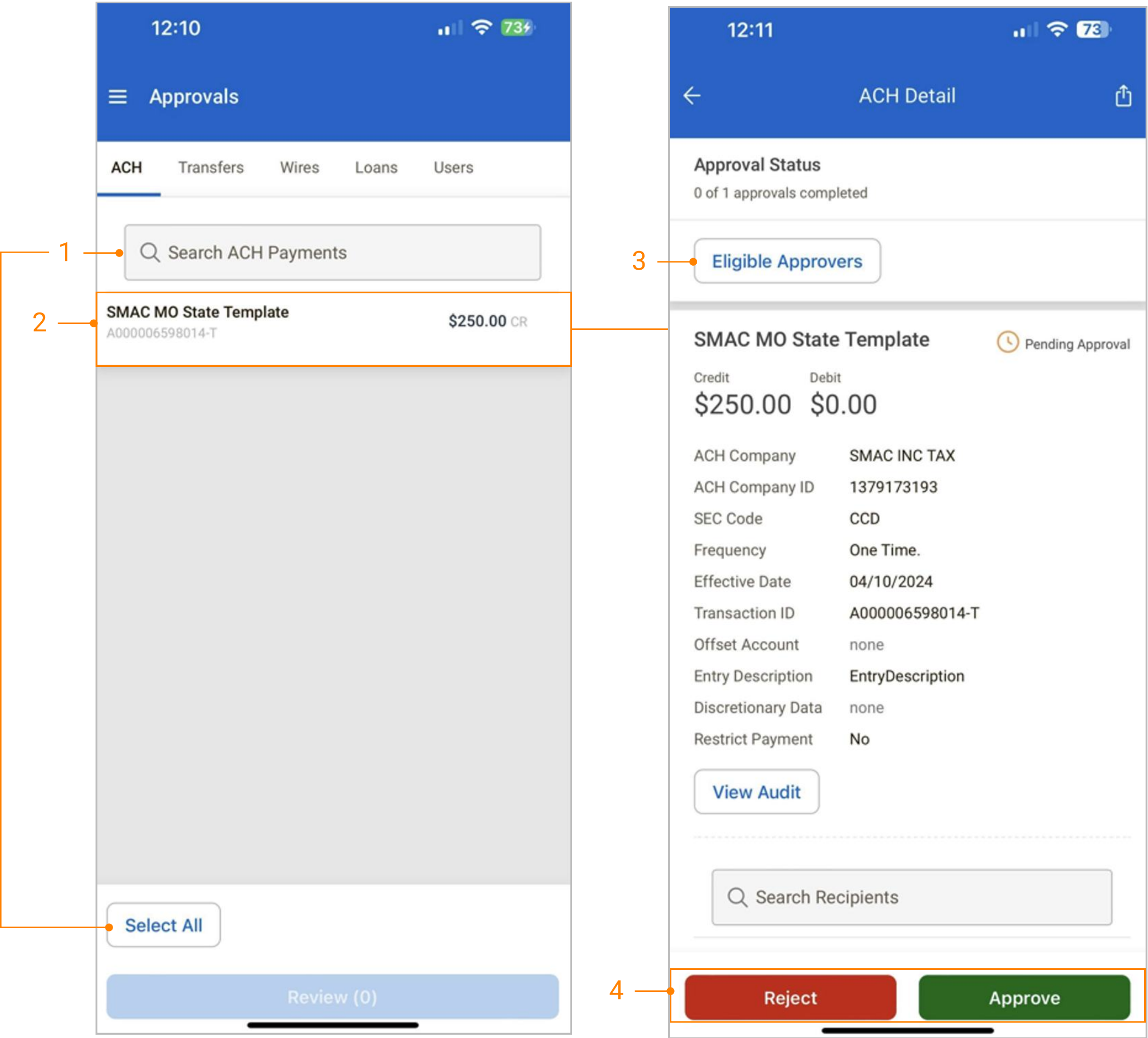
Transfer and Loan Payment Approval



- 1. Select an individual transfer or loan payment for approval or use the Select All option to approve or reject all payments.
  - 2. Tap on an individual transfer or loan payment to view the transfer details.
  - 3. Select the Eligible Approvers button to view the list of eligible approvers.
  - 4. Select the View Audit button to view the audit trail data.
  - 5. A confirmation page will display upon approval or rejection.
- Note:** If two-factor authentication is established for a transfer, the user will be prompted to authenticate upon selecting approve or reject.



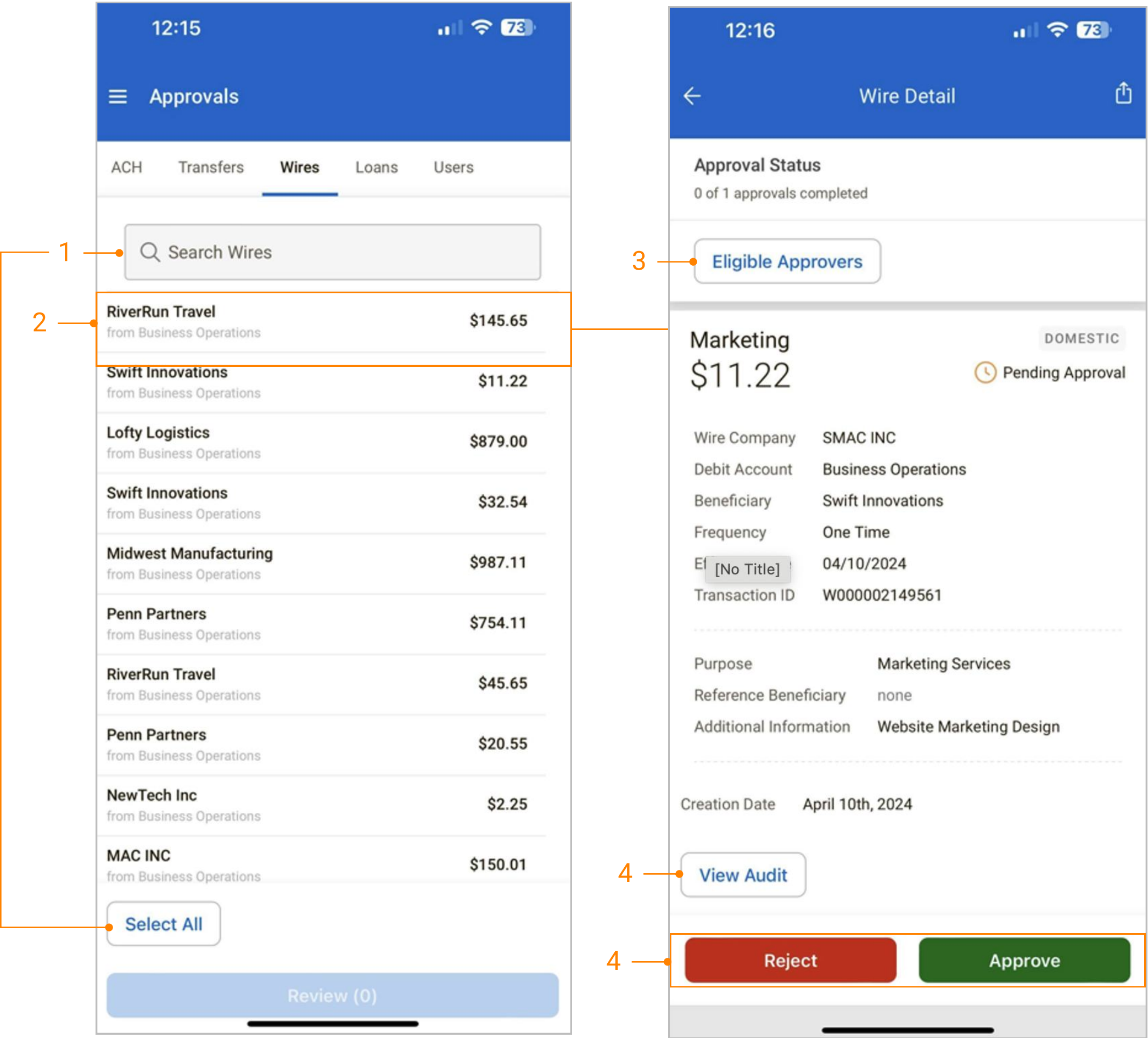
ACH Payment Approval



- 1. Select an individual ACH Payment for approval or use the Select All option to approve or reject all payments.
- 2. Tap on an individual ACH Payment to view the ACH payment details.
- 3. Select the Eligible Approvers button to view the list of eligible approvers.
- 4. A confirmation page will display upon approval or rejection.

**Note:** If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

Wire Approvals



1. Select an individual wire for approval or use the Select All option to approve or reject all payments.

2. Tap anywhere on an individual wire to view the wire details.

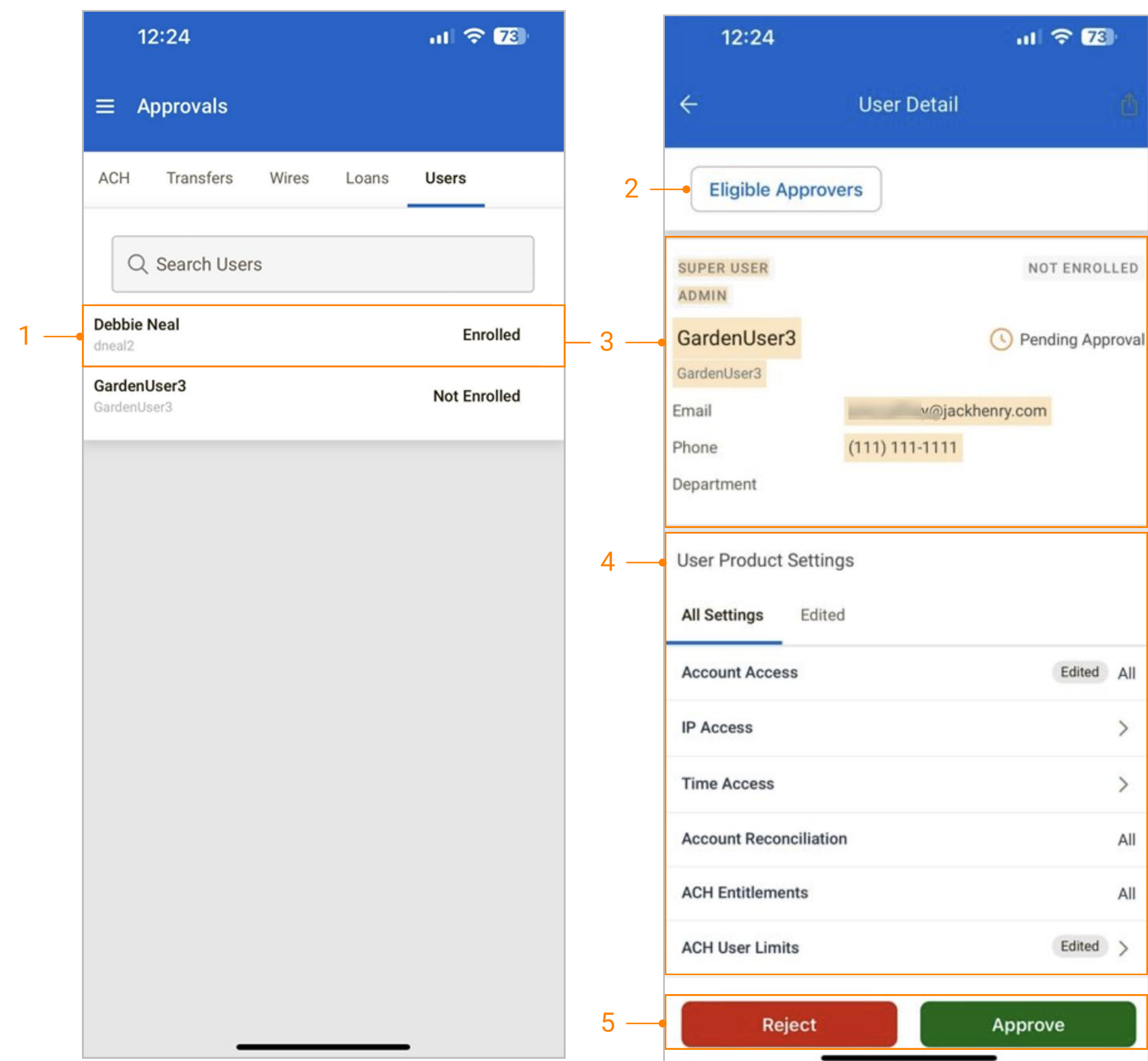
3. Select the Eligible Approvers button to view the list of eligible approvers.

4. Select the View Audit button to view the audit trail data.

5. A confirmation page will display upon approval or rejection.

**Note:** If two-factor authentication is established for a wire, the user will be prompted to authenticate upon selecting approve or reject.

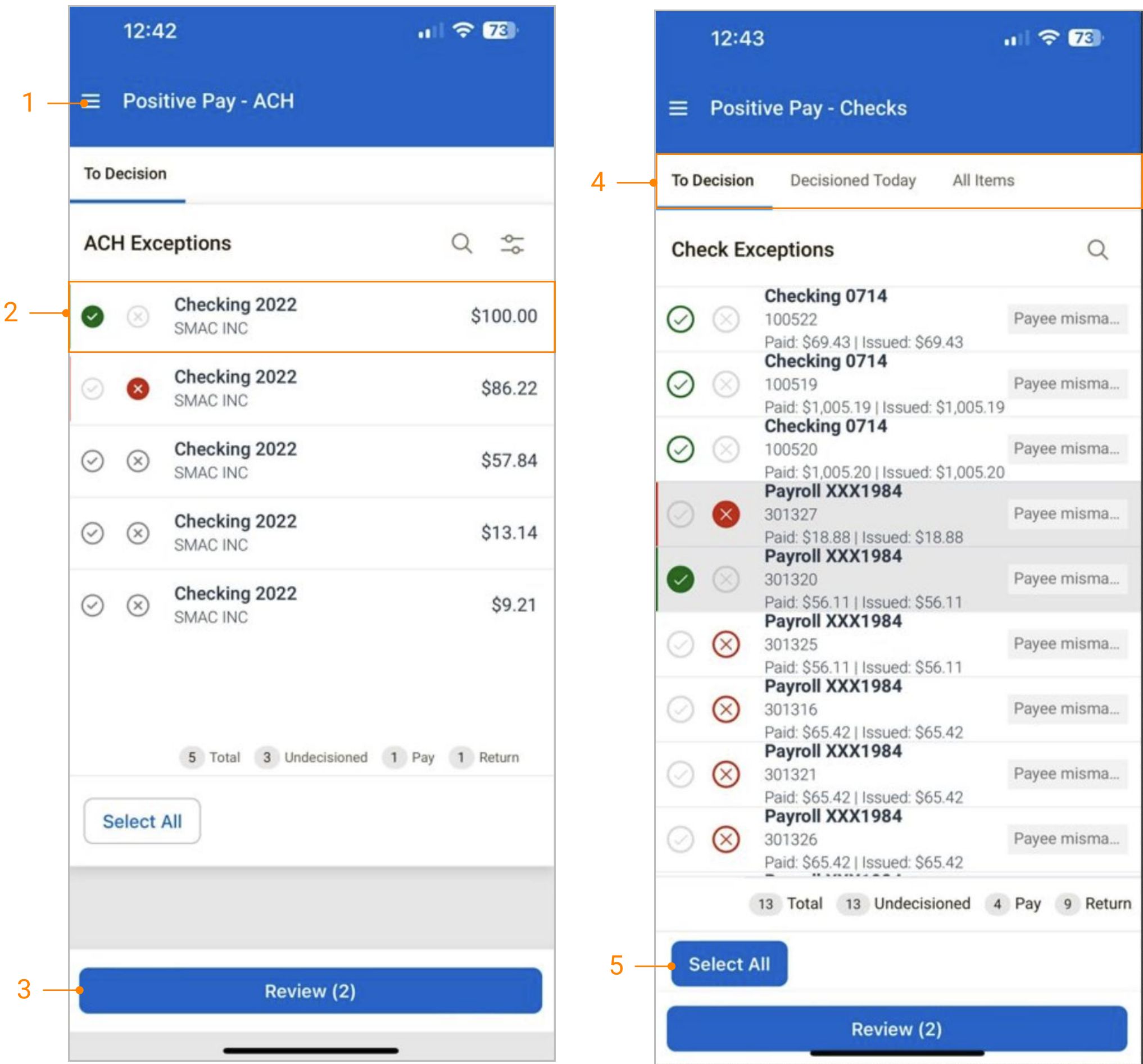
User Approvals



- 1. Select a user to view details.
  - 2. Select the Eligible Approvers button to view the list of eligible approvers.
  - 3. Edited permissions will display in yellow.
  - 4. Under User Product Settings, select the feature to view additional details or select Edited to view only the edited items.
  - 5. Select the appropriate button to approve or reject the user.
- Note:** If two-factor authentication is established for user approvals, the user will be prompted to authenticate upon selecting approve or reject.



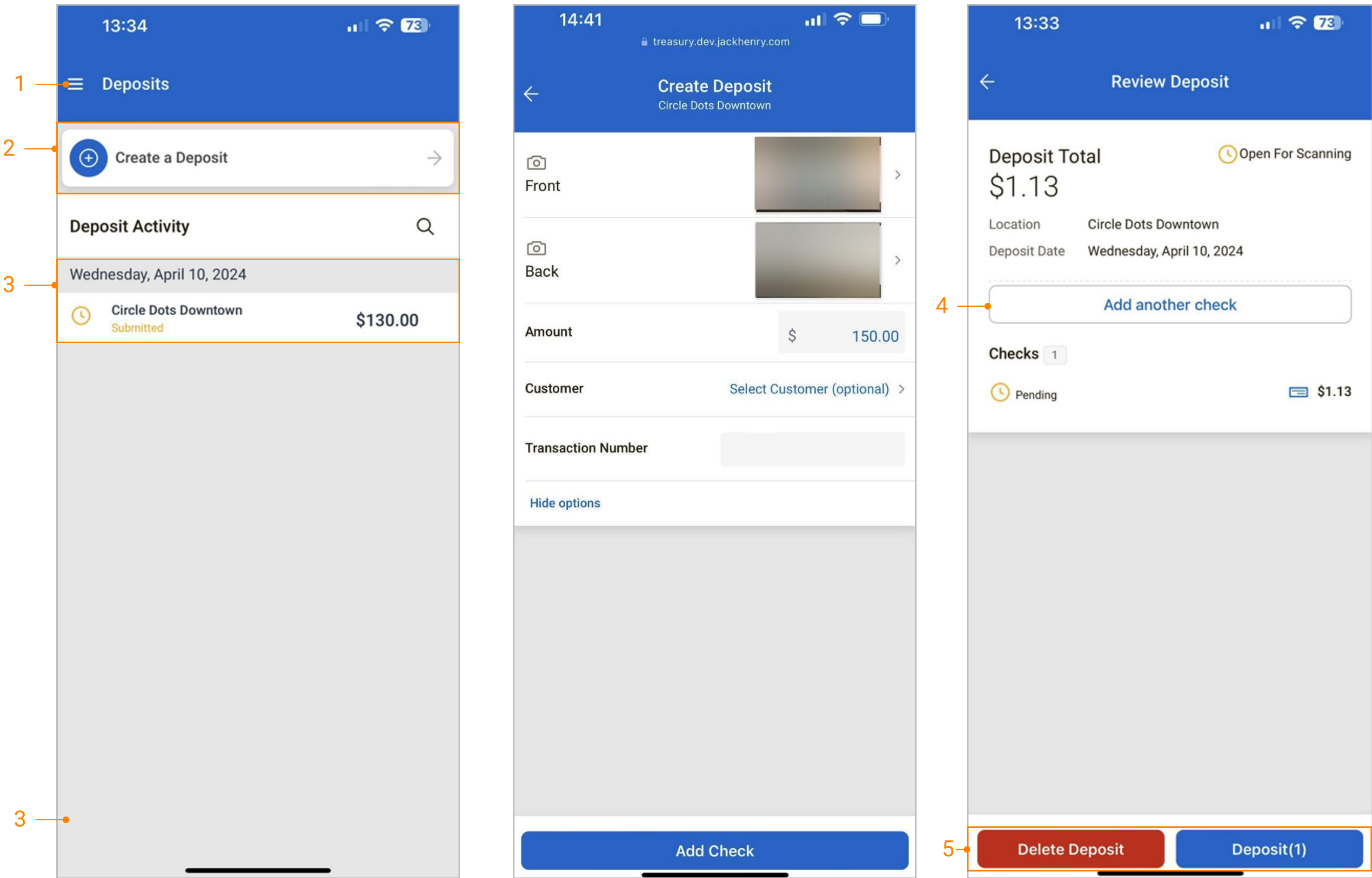
Positive Pay Decisions



1. From the Dashboard or Main Menu select Positive Pay Check or ACH Exceptions.
2. Select an Exception to Pay or Return.
3. Review button displays the number of items selected.
4. View and decision items from three check exception views
  - To Decision view - displays the items in the FI's default state.
  - Decided Today view - displays only the items worked for the current day.
  - All Items view - displays the combined view of the To Decision and Decided Today views.
5. Selecting the Select All buttons reveal the Pay All and Return All features.

**Note:** See the Positive Pay PWA QRG for additional information.

Deposits



1. Navigate to Deposits by selecting Deposits from the Main Menu or selecting the deposit tile at the top of the Dashboard.

2. Use the Create a Deposit button to make a single or multiple deposits.

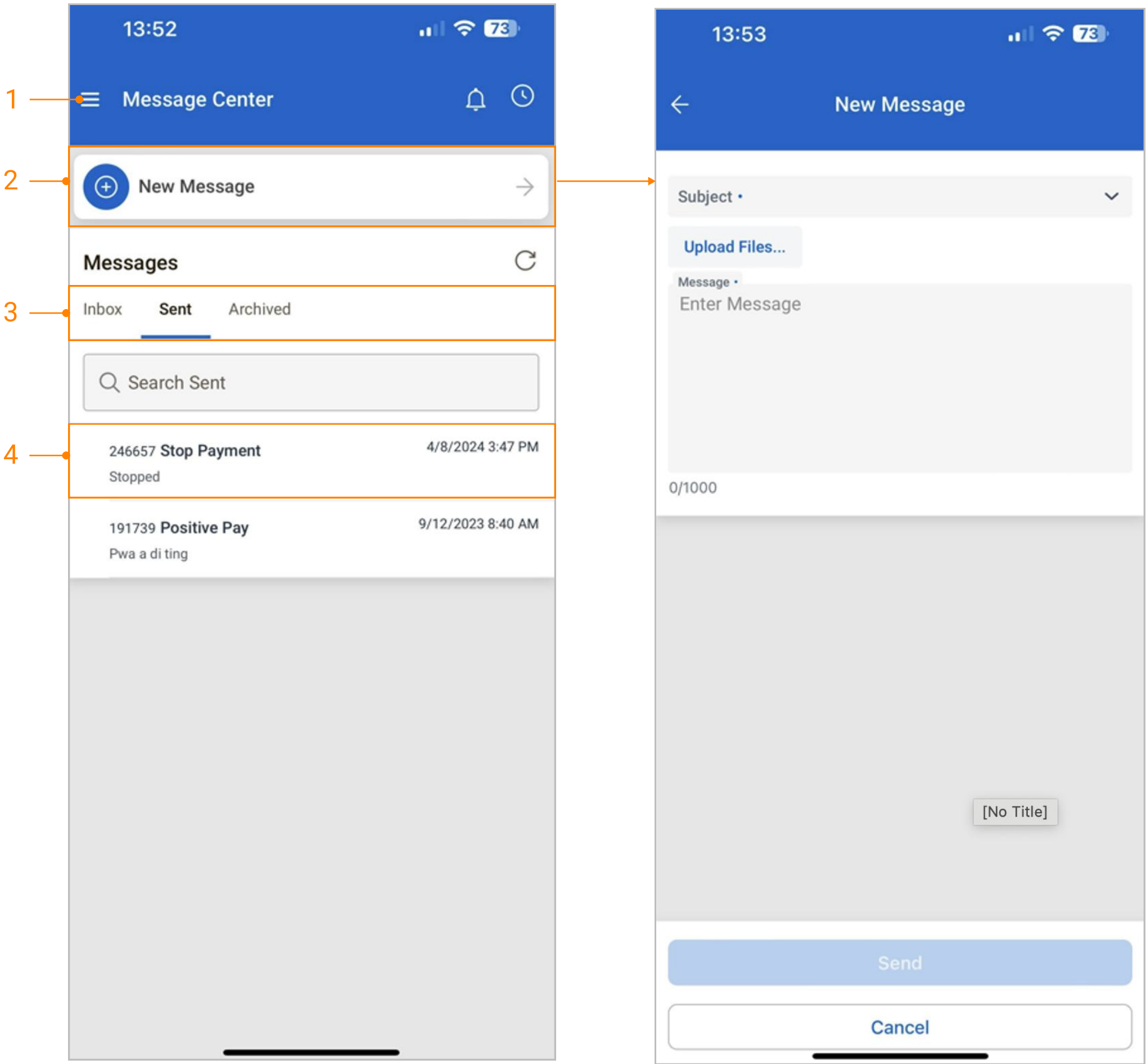
3. Tap anywhere on an individual item to view the full details of the deposit activity.

4. Add another check button allows a user to add multiple deposits.

5. Number of check deposits displays on the Deposit button.

**Note:** See the PWA Remote Deposit Capture QRG for additional information.

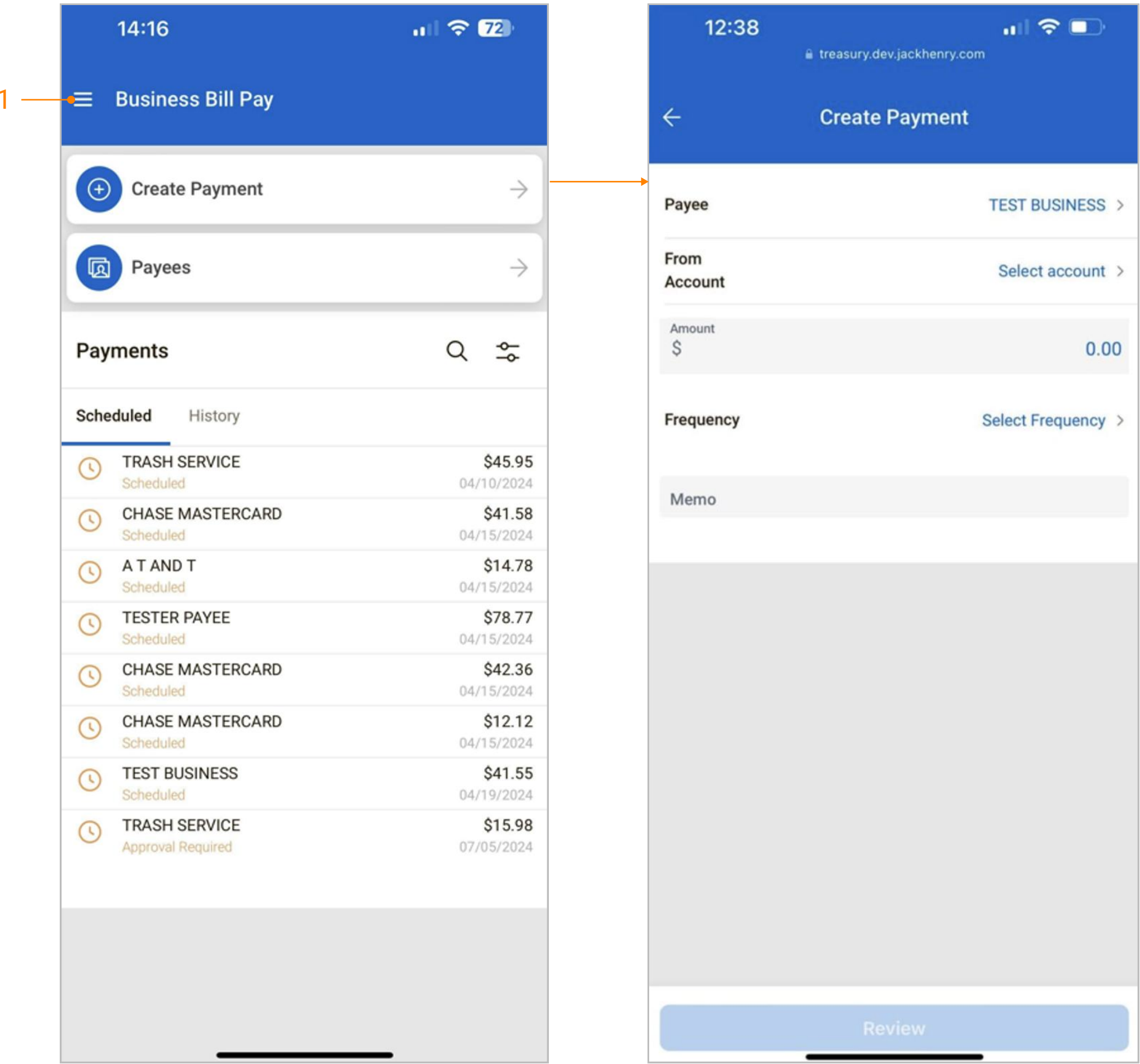
Message Center



1. From the Dashboard or Main Menu, select Message Center.
2. Select the New Message button to compose a message with a predefined message subject.
3. Select Inbox, Sent or Archived.
4. Selecting a message allows the user to:
  - View the details and any attachments associated with the message.
  - Archive the message as well as reply to the message.



Business Bill Pay

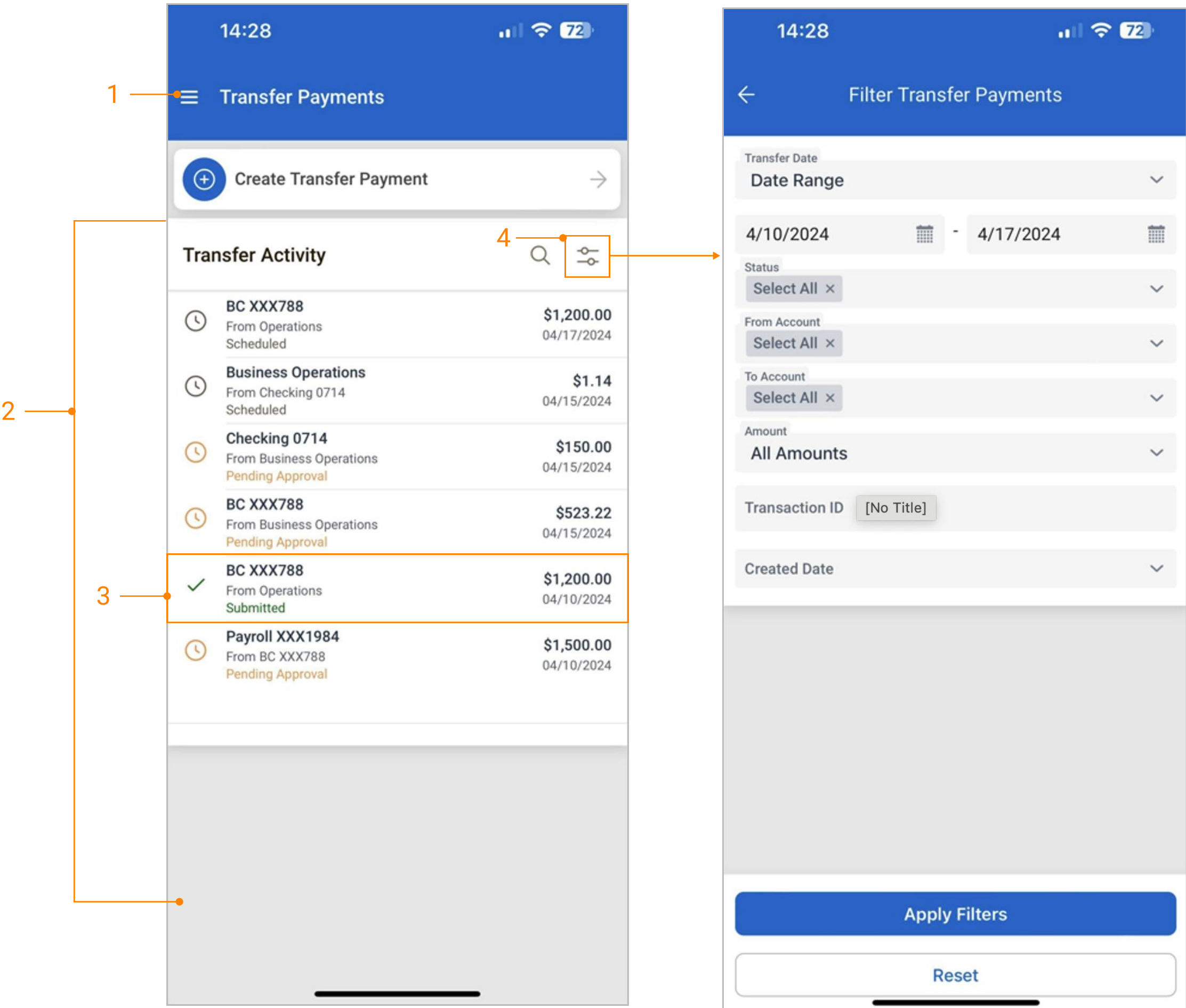


Business Bill Pay allows users to create payments and view payees, payment history and scheduled transactions.

1. Navigate to Business Bill Pay from:
- The Main Menu Payments, select Business Bill Pay
  - The Dashboard, select Business Bill Pay tile
  - An individual account, select Business Bill Pay tile

**Note:** See Business Bill Pay PWA QRG for additional information.

Payment Activity



View and filter Transfer, ACH or Wire Activity

- 1. Select a payment type from the main menu, dashboard or an individual account.
- 2. The payment activity is readily available on the home page of each payment type.
- 3. Tap anywhere on an individual item to view the full details of the activity.
- 4. Select the advanced filter icon to filter based on selected criteria.

**Note:** The advance filter is equivalent to the flyout filter on the desktop.